



Order Filed on January 17, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

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Caption in Compliance with D. N.J. LBR 9004-1

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY --- NEWARK
-----X

In re:

Case No: 19-11380-VFP

Emanuel H. Neto
&
Catherine Padinha-Neto

-----X

NUNC PRO TUNC ORDER AUTHORIZING THE DEBTORS' APPLICATION FOR
ERMA/HAF ASSISTANCE IN PAYING THE DEBTORS' BACK MORTGAGE PAYMENTS
TO BE EVALUATED AND TO BE CONSIDERED BY ERMA/HAF

The relief set forth on the following page, numbered two (2)
through two (2) is hereby **ORDERED**.

DATED: January 17, 2025

A handwritten signature in black ink, reading "Vincent F. Papalia", is written over a horizontal line.

Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtors: Emanuel H. Neto and Catherine Padinha-Neto

Case No. 19-11380-VFP

Caption: NUNC PRO TUNC ORDER AUTHORIZING THE DEBTORS' APPLICATION
FOR ERMA/HAF ASSISTANCE IN PAYING THE DEBTORS' BACK MORTGAGE
PAYMENTS TO BE EVALUATED AND TO BE CONSIDERED BY ERMA/HAF

THIS MATTER having been opened to the Court by Nicholas Fitzgerald, the debtors' counsel, upon the debtors' Motion for a nunc pro tunc Order to obtain court authorization to enable ERMA/HAF to evaluate and to consider the debtors' application for ERMA/HAF financial assistance in payment her back mortgage payments due; and good and sufficient cause having been found for the entry of this order;

It is

ORDERED, that nunc pro tunc from June 29, 2024 or before that date, the New Jersey's Emergency Rescue Mortgage Assistance (ERMA) program was authorized to evaluate and to consider the debtors' application for financial assistance in paying the debtors' mortgage arrears; and it is further

ORDERED, that nunc pro tunc from June 29, 2024 or before that date, the Homeowner Assistance Fund (HAF) was authorized to evaluate and to consider the debtors' application for financial assistance in paying the debtors' mortgage arrears.

In re:
Emanuel H. Neto
Catherine V. Padinha-Neto
Debtors

Case No. 19-11380-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 17, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Emanuel H. Neto, Catherine V. Padinha-Neto, 367 Nottingham Way, Union, NJ 07083-7932
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Westlake Financial Services bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

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Nicholas Fitzgerald

on behalf of Joint Debtor Catherine V. Padinha-Neto fitz2law@gmail.com nadiafinanciam@gmail.com

Nicholas Fitzgerald

on behalf of Debtor Emanuel H. Neto fitz2law@gmail.com nadiafinanciam@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirm.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirm.com

TOTAL: 10